



NSTU
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update

NSTU Total Care Dental Plan - Dental Check-ups

When we go to our family dentist for our dental check-ups, we may not be aware of the services that will be performed by our dental professionals. The NSTU Group Insurance Trustees want to provide members with information on what to expect when you visit your dentist for a check-up and the coverage available through the NSTU Total Care Dental Plan.

What's In A Dental Check-up?

During a check-up, your dentist will look for early signs of problems with your teeth including gum disease, cavities and tooth fractures and treat them on a timely basis.

You can also expect a check-up to include some or all of the following procedures:

1. Dental and Medical History Update

Your dentist may ask you about any oral or general health problems that you have. For example, changes in your teeth, sensitive gums, any allergies or other medical conditions.

2. Examination and Treatment

Your dentist looks for anything unusual and will catch small problems before they become big ones such as early signs of gum disease, eroded fillings, infections, or perhaps even oral cancer.

3. Cleaning

A cleaning makes your teeth and fillings smooth so it is harder for plaque to build up. Plaque is clear and sticky and it forms on your teeth every day. If plaque is left on your teeth, it hardens into tartar, and cleaning is the only way to remove it. It cannot be removed with a toothbrush and if tartar is not removed, it can cause gum disease. A cleaning also removes some stains so your teeth look better. Here are the main steps in a cleaning.

Step 1 – Flossing removes plaque from under the gum line and between teeth, and removes bits of food from between teeth.

Step 2 – Scaling removes tartar from teeth. Gross scaling removes bigger pieces of tartar and fine scaling gets much smaller pieces of tartar, mostly from back teeth and other hard-to-reach places.

Step 3 – Polishing smooths and cleans the surfaces of your teeth.

Cleaning is the only way to remove hardened deposits of tartar from your teeth. If tartar is not removed, it can cause gum disease which is a leading cause of tooth loss in adults.

4. Fluoride Treatment

You may have fluoride applied to your teeth during a check-up. It can be in the form of a gel, a foam or a liquid. Fluoride helps prevent cavities by fixing the first, tiny stages of tooth decay and by slowing down the germs growing on your teeth. Your dentist will talk to you about your total exposure to fluoride to determine if you need a fluoride treatment.

5. Advice

Your dentist can give you advice and answer your questions based on the results of your check-up. Don't hesitate to ask questions of your dental team and the services and procedures they are performing. This is the only way for you to understand what procedures your dentist is performing and the cost that will be the responsibility of either you or the Total Care Dental Plan.

What Is Covered?

Coverage for check-ups under the NSTU Total Care Dental Plan is quite comprehensive. The program pays for 80 per cent of eligible Basic Preventative Services, as well as 50 per cent of Major Restorative Services to a maximum payment of \$1,000 per person per calendar year. Prosthodontic Services are also covered at 50 per cent to a maximum payment of \$1,500 per person per calendar year and Orthodontic Services will be reimbursed at 50 per cent of eligible expenses to a maximum of \$2,000 per person lifetime.

For the services outlined above, coverage is available for clinical oral examinations limited to one per calendar year. The same applies to recall examinations.

Scaling is limited to eight units in every 12 consecutive months in conjunction with recall services. A unit of scaling is measured in 15 minute increments. Therefore, one unit of scaling equals 15 minutes. Polishing and fluoride treatments are covered once every calendar year. As part of the periodontic coverage included within the Total Care Dental Plan, root planing is limited to a combined total of eight units in any 12 consecutive months.

If your dentist is recommending a treatment plan that is costly, don't hesitate to ask questions and request that your dentist send Medavie Blue Cross a pre-determination so there are no surprises at the time of the claim.

If you have any questions about your benefit coverage, please contact Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free).

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